Case 16-17689 Doc 1 Filed 05/26/16 Entered 05/26/16 12:23:01 Desc Main Document Page 1 of 7

B1 (Official Form 1) (04/13) United States Bankruptcy Court VOLUNTARY PETITION GABRIELSON VERDELL Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): MARKA RUST ON PRINCE Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): (if more than one, state all): 1103-A Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): GSGG FAIRMOUNT AVE DOWNERS GROVE, IL 605/6 ZIP CODE ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Chapter 13 Stockbroker Recognition of a Foreign Other (If debtor is not one of the above entities, check Commodity Broker Nonmain Proceeding this box and state type of entity below.) Clearing Bank **Chapter 15 Debtors** Tax-Exempt Entity Nature of Debts (Check box, if applicable.) Country of debtor's center of main interests: (Check one box.) Debts are primarily consumer Debts are Debtor is a tax-exempt organization debts, defined in 11 U.S.C. primarily Each country in which a foreign proceeding by, regarding, or under title 26 of the United States § 101(8) as "incurred by an business debts. against debtor is pending: Code (the Internal Revenue Code). individual primarily for a personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/16 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THE SPACE IS FOR Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds AVERDISTATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS distribution to unsecured creditors. Estimated Number of Creditors 1-49 П MAY 2 ₱ 2016 50-99 100-199 200-999 1,000-5,001-10,001-25,001-50,001-5,000 10,000 25,000 100,000 50,000 100.000 Estimated Assets JEFFREX P. ALLSTEADT, CLERK \$50,001 to \$500,000,000 ERGTYAnCLERK - CS \$0 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities П \$50,001 to \$0 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million

Case 16-17689 Doc 1 Filed 05/26/16 Entered 05/26/16 12:23:01 Desc Main

Page 2 of 7 Document B1 (Official Form 1) (04/13) Page 2 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case.) GABRIEL SON All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: Where Filed: Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. 図 No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) X Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

31 (Official Form 1) (04/13)	Page 3			
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case.)	VERDELL GABRIELSON			
	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code.			
have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X Verdell Gabrielson	X			
Signature of Debtor	X (Signature of Foreign Representative)			
Χ				
Signature of Joint Debtor	(Printed Name of Foreign Representative)			
Telephone Number (if not represented by attorney)				
<u>630-968-1932</u> Date 5-25-/6	Date			
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer			
·				
X Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have			
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum			
Firm Name	fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
Address				
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer			
Date				
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
Signature of Debtor (Corporation/Partnership)				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Address			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	XSignature			
X	Date			
Signature of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or			
Printed Name of Authorized Individual	partner whose Social-Security number is provided above.			
Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted			
Date	in preparing this document unless the bankruptcy petition preparer is not an individual.			
	If more than one person prepared this document, attach additional sheets conforming			

to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 16-17689

Doc 1 Filed 05/26/16 Document

Entered 05/26/16 12:23:01 Desc Main Page 4 of 7

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

Case No. Chapter /3 CONSUMER DEBTOR(SONKRUPTCY CODE kruptcy Petition Preparer or's petition, hereby certify that I deligated to the content of the conten	S)	
CONSUMER DEBTOR(S NKRUPTCY CODE kruptcy Petition Preparer	5)	
NKRUPTCY CODE kruptcy Petition Preparer	,	
	evered to the debtor the	
Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
	(b) of the Bankruptcy	
Unclassification Salve Son	5-25-16 Date	
nature of Joint Debtor (if any)	Date	
	Social Security number (If the preparer is not an individual, st number of the officer, principal partner of the bankruptcy petiti	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Reset

Save As

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

	Case 16-17689	Doc 1	Filed 05/26/16	Entered 05/26/16 12	2:23:01	Desc Main	
Fill in this in	nformation to identify yo	our case:	Document	Page 7 of 7			
Debtor 1							
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the:		District of(Sta	to)			
Case number (If known)			***************************************				ck if this is an nded filing
Official I	Form 106E/F						
Sched	ule E/F: Cred	litors '	Who Have U	nsecured Clair	ns		12/15
List the other A/B: Property creditors with needed, copy any additiona	party to any executory (Official Form 106A/B) neartially secured claim the Part you need, fill it pages, write your name	contracts or and on Sche is that are lis t out, numbe e and case i	r unexpired leases that edule G: Executory Con sted in Schedule D: Cre er the entries in the box number (if known).	RIORITY claims and Part 2 for could result in a claim. Also I tracts and Unexpired Leases ditors Who Have Claims Secu es on the left. Attach the Cont	ist executor (Official For red by Prop	ry contracts on S m 106G). Do not erty. If more spa	c <i>hedule</i> include any ce is
Part 1: Li	st All of Your PRIORI	TY Unsecu	ured Claims				
1. Do any cr	editors have priority un:	secured clai	ms against you?				
Yes.	o to rait 2.						
each claim nonpriority unsecured	listed, identify what type amounts. As much as po claims, fill out the Contin	of claim it is. ssible, list the uation Page o	If a claim has both priorit e claims in alphabetical o of Part 1. If more than on	ne priority unsecured claim, list in y and nonpriority amounts, list the rder according to the creditor's research the creditor holds a particular claim in the instruction booklet.)	nat claim hei name. If you	re and show both p have more than to	oriority and vo priority
	. ,			,	Total clai	m Priority amount	Nonpriority
1 -</td <td>11- +</td> <td></td> <td></td> <td>9405</td> <td>DIKU</td> <td>Andrea Control of the Section Section</td> <td>amount</td>	11- +			9405	DIKU	Andrea Control of the Section	amount
Priority Cree	ditor Name			unt number 8495	\$270,90	e. 00 SIZU, 11 3	\$125-701
Number Number	Sux 61406		When was the debt i	ncurred? 2012			
	1 TX 76	261-906		le, the claim is: Check all that appl	y .		
City	State	ZIP Code	Contingent Unliquidated				
	irred the debt? Check one.		Disputed				
Debtor			·	managerad alaim.			
	r 1 and Debtor 2 only		Type of PRIORITY of Domestic support of				
	st one of the debtors and ano	ther		ongations other debts you owe the government			
☐ Checl	k if this claim is for a com	munity debt		personal injury while you were			
	im subject to offset?		intoxicated				
No Yes							
2	gyntyj destadyj destadtinetinetin hetatelih behaldeligetiskelih digetism fontliellide annin och midele desvila	filad tilamnum kalitinumis myseenepä vijentyvityvityvitydeg		unt number			
Priority Cred	litor's Name		When was the debt is		\$	\$, 3 <u></u>
Number	Street		As of the date you fil	e, the claim is: Check all that appl	.,		
		**************************************	Contingent	e, the Gam is. Check all that appl	у.		
***************************************			- Contingon				
City	State	ZIP Code	Unliquidated				
•	State stred the debt? Check one.	ZIP Code	Unliquidated Disputed				
Who incu	arred the debt? Check one.	ZIP Code	☐ Disputed	insecured claim			
Who incu Debtor	arred the debt? Check one. 1 only 2 only	ZIP Code					
Who incu Debtor Debtor Debtor	rred the debt? Check one. 1 only 2 only 1 and Debtor 2 only		Disputed Type of PRIORITY to Domestic support of	bligations			
Who incu Debtor Debtor Debtor At leas	arred the debt? Check one. 1 only 2 only	her	Type of PRIORITY to Domestic support of Taxes and certain of				